

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: John Nafeh and Kenton K. Yee

SERIAL NO.: 09/923,035

FILING DATE: August 6, 2001

TITLE: Methods and Apparatus for Formulation, Initial Public or Private Offering, and Secondary Market Trading of Risk Management Contracts

EXAMINER: Milef, Elda G.

ART UNIT: 3694

CONF. NO.: 8962

ATTY.DKT.NO.: PA3817US

---

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Examiner Milef:

In response to the Non-Final Office Action ("Office Action") mailed on July 26, 2010, please find the following amendments and remarks: